

MAGNETIC STRIPE TIMING TRACK USED TO
ELIMINATE OPTICAL ENCODER

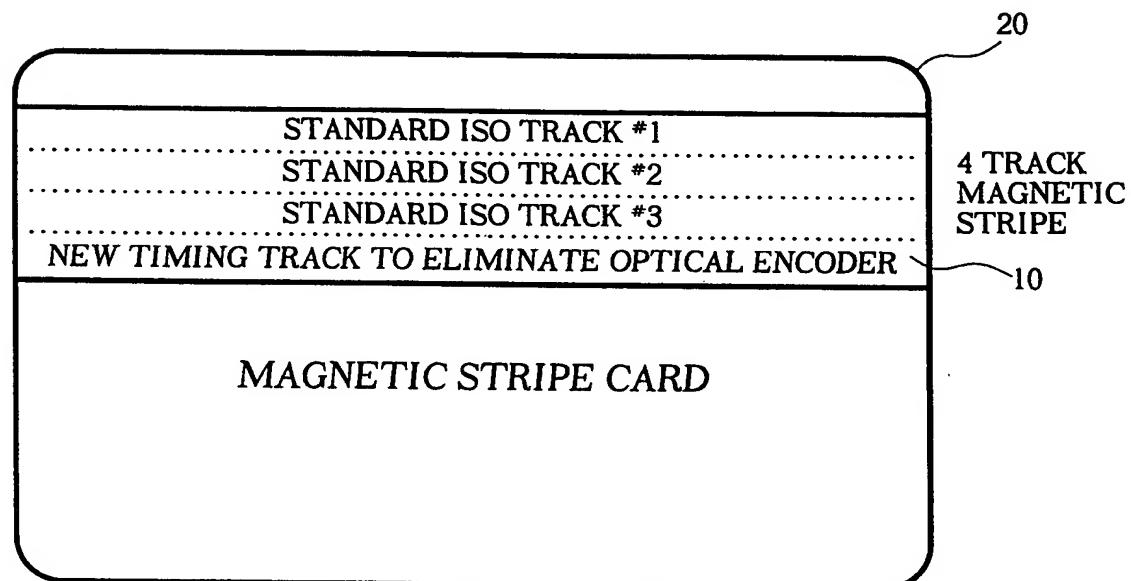


FIG. 1

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0.223"		RECORDING DENSITY (bits per inch)	CHARACTER CONFIGURATION (including parity bit)		INFORMATION CONTENT (including control characters)	
0.110"		TRACK 1 IATA	210 BPI		7 BITS PER CHARACTER	
0.110"		TRACK 2 ABA	75 BPI		5 BITS PER CHARACTER	
0.110"		TRACK 3 THRIFT	210 BPI		5 BITS PER CHARACTER	
			107 NUMERIC CHARACTERS			

FIG. 2

SS	FC	PAN	FS	NAME	FS	ADDITIONAL DATA	DISCRETIONARY DATA	ES	LRC
				Primary Account No. (19 digits Max)	Name (26 alphanumeric characters Max)	Expiration Date (YYMM) Service Code	PK1 PW OR Offset CW or CVC	1 4 3	NO. OF CHARACTERS

76 ALPHA NUMERIC DATA CHARACTERS

Same or all of the above fields may be found within the Discretionary data.

FIG. 3

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SS	PAN	FS	ADDITIONAL DATA	DISCRETIONARY DATA	ES	LRC
Primary Account No. (19 digits Max)			Expiration Date (MM) Service Code	PVK1 PW OR Offset CW or CVC Same or all of the above fields may be found within the Discretionary data.	1 4 3	

FIG. 4

SS	FC	PAN	FS	USE AND SECURITY DATA	ADDITIONAL DATA	ES	LRC
Primary Account No. (19 digits Max)				Country Code (opt.) Currency Code Currency Exponent Amount Authorized per Cycle Amount Remaining this Cycle Cycle Begin (Validity Date) Cycle Length Retry Count PIN Control Parameters Interchange Control PAN Service Restriction SAN-1 Service Restriction SAN-2 Service Restriction Expiration Date (opt.) Card Sequence Number Card Security Number (opt.)	3 3 1 4 4 4 2 1 6 1 2 2 2 4 1 9	1 6 1 Discretionary Data	

FIG. 5

Fig. 4

TRANSACTION FLOWCHART

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